

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Sylvia Timms

Debtor(s)

Case No. 09 B 28859

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/06/2009.
- 2) The plan was confirmed on 09/24/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/18/2010, 04/12/2012.
- 5) The case was Completed on 04/30/2013.
- 6) Number of months from filing to last payment: 45.
- 7) Number of months case was pending: 51.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$30,438.53.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$19,617.37
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$19,617.37**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,489.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,021.05
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,510.05**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CB&T	Unsecured	1,656.00	NA	NA	0.00	0.00
Check Into Cash	Unsecured	500.00	NA	NA	0.00	0.00
City Of Chicago Dept Of Revenue	Unsecured	200.00	5.25	5.25	0.52	0.00
Direct Merchants	Unsecured	512.00	NA	NA	0.00	0.00
Global Payments	Unsecured	775.00	775.00	775.00	77.50	0.00
ICS	Unsecured	60.00	NA	NA	0.00	0.00
Illinois Dept of Revenue 0414	Unsecured	NA	30.00	30.00	3.00	0.00
Illinois Dept of Revenue 0414	Priority	80.00	45.22	45.22	45.22	0.00
Illinois Student Assistance Commission	Unsecured	6,290.00	5,903.76	5,903.76	590.38	0.00
Internal Revenue Service	Unsecured	NA	22.01	22.01	2.20	0.00
Internal Revenue Service	Priority	200.00	164.46	164.46	164.46	0.00
Jefferson Capital Systems LLC	Unsecured	1,325.00	1,662.50	1,662.50	166.25	0.00
National Credit Lenders	Unsecured	300.00	NA	NA	0.00	0.00
NDC Check Services	Unsecured	775.00	NA	NA	0.00	0.00
Premier Bankcard	Unsecured	396.00	396.58	396.58	39.66	0.00
Premier Bankcard	Unsecured	431.00	431.29	431.29	43.13	0.00
Pyramid Financial Solutions	Unsecured	5,127.00	NA	NA	0.00	0.00
Santander Consumer USA	Secured	26,670.00	26,496.98	11,825.00	11,825.00	682.80
Santander Consumer USA	Unsecured	14,845.00	14,671.98	14,671.98	1,467.20	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$11,825.00	\$11,825.00	\$682.80
TOTAL SECURED:	\$11,825.00	\$11,825.00	\$682.80
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$209.68	\$209.68	\$0.00
TOTAL PRIORITY:	\$209.68	\$209.68	\$0.00
GENERAL UNSECURED PAYMENTS:	\$23,898.37	\$2,389.84	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,510.05</u>	
Disbursements to Creditors	<u>\$15,107.32</u>	
TOTAL DISBURSEMENTS :		<u>\$19,617.37</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/18/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.